

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ANTHONY ROBERT CHRISTOFANO, JR.  
EMILY JO CHRISTOFANO  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-20434

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/05/2018 and confirmed on 3/19/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		104,917.02
Less Refunds to Debtor	2,178.14	
TOTAL AMOUNT OF PLAN FUND		102,738.88

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,010.00	
Trustee Fee	4,628.93	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,638.93

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PHFA-HEMAP(*)	0.00	1,575.00	0.00	1,575.00
	Acct: 4370				
	PNC BANK NA	0.00	31,563.52	0.00	31,563.52
	Acct: 3052				
	US BANK TRUST NA - OWNER TRUSTEE I	0.00	42,078.45	0.00	42,078.45
	Acct: 4544				
	PHFA-HEMAP(*)	25.00	25.00	0.00	25.00
	Acct: 4370				
	US BANK TRUST NA - OWNER TRUSTEE I	14,683.54	14,683.54	0.00	14,683.54
	Acct: 4544				
	PNC BANK NA	3,945.44	3,945.44	0.00	3,945.44
	Acct: 3052				
	ALLY BANK(*)	1,596.60	1,596.60	277.85	1,874.45
	Acct: 6918				
	HOME POINT FINANCIAL CORPORATION*	0.00	0.00	0.00	0.00
	Acct: 6101				
					95,745.40

Priority					
	RICHARD W SCHIMIZZI ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ANTHONY ROBERT CHRISTOFANO, JR.	0.00	0.00	0.00	0.00
	Acct:				
	ANTHONY ROBERT CHRISTOFANO, JR.	1,610.00	1,610.00	0.00	0.00
	Acct:				
	ANTHONY ROBERT CHRISTOFANO, JR.	568.14	568.14	0.00	0.00
	Acct:				
	SCHIMIZZI LAW LLC	1,010.00	1,010.00	0.00	0.00
	Acct:				

\*\*\* NONE \*\*\*

Unsecured					
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING LLC	696.55	696.55	0.00	696.55

18-20434

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7695				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 6254				
	PORTFOLIO RECOVERY ASSOCIATES, LL	0.00	0.00	0.00	0.00
	Acct: 0048				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct:				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct:				
	WEST PENN POWER*	539.71	539.71	0.00	539.71
	Acct: 1453				
	VERIZON BY AMERICAN INFOSOURCE LP	118.29	118.29	0.00	118.29
	Acct: 1330				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4100				
	AMERICAN SUZUKI FINANCIAL SVC*	0.00	0.00	0.00	0.00
	Acct: 6918				
	OFFICE OF THE ATTORNEY GENERAL	0.00	0.00	0.00	0.00
	Acct: 0060				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct: 5539				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
	MCCALLA RAYMER ET AL	0.00	0.00	0.00	0.00
	Acct: 4544				
	CREDIT ONE BANK	0.00	0.00	0.00	0.00
	Acct:				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL ONE BANK NA**	0.00	0.00	0.00	0.00
	Acct:				
					1,354.55

TOTAL PAID TO CREDITORS

97,099.95

TOTAL CLAIMED

PRIORITY 0.00

SECURED 20,250.58

UNSECURED 1,354.55

Date: 06/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

ANTHONY ROBERT CHRISTOFANO, JR.  
EMILY JO CHRISTOFANO  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:18-20434

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Anthony Robert Christofano, Jr.  
Emily Jo Christofano  
Debtors

Case No. 18-20434-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Jun 27, 2023

Form ID: pdf900

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Anthony Robert Christofano, Jr., Emily Jo Christofano, 5026 Hawk View Lane, Jeannette, PA 15644-4565
14769719	12 Credit One Bank, NA, PO Box 98873, Las Vegas, NV 89193-8873
14769729	+ Office of Attorney General, Strawberry Square, 14th Floor, Harrisburg, PA 17120-0001
14769731	PNC Bank, PO Box 6534, Carol Stream, IL 60197-6534
14769732	PNC Mortgage, PO Box 8807, Dayton, OH 45401-8807
14769734	Rebecca A. Solarz, Esq., 701 Market St Ste 5000, Philadelphia, PA 19106-1541
15600232	US Bank Trust National Association, et al., Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 28 2023 01:19:24	American Suzuki Financial Services, c/o AIS Portfo, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: blegal@phfa.org	Jun 28 2023 00:53:00	Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street PO BOX 15206, Harrisburg, PA 17105-5206
14772995	Email/Text: ally@ebn.phinsolutions.com	Jun 28 2023 00:51:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14769720	Email/Text: ally@ebn.phinsolutions.com	Jun 28 2023 00:51:00	Ally Financial, PO Box 9001951, Louisville, KY 40290-1951
14769721	Email/Text: ally@ebn.phinsolutions.com	Jun 28 2023 00:51:00	American Suzuki Financial Services, PO Box 380901, Bloomington, MN 55438-0901
14769722	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2023 00:52:00	Bon Ton - Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
14769723	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2023 01:07:01	Capital One Bank, USA, NA, PO Box 71083, Charlotte, NC 28272-1083
14769724	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2023 00:52:00	Comenity - Bon Ton, PO Box 659813, San Antonio, TX 78265-9113
14769725	Email/PDF: creditonebknotifications@resurgent.com	Jun 28 2023 01:06:43	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14769726	Email/Text: mrdiscen@discover.com	Jun 28 2023 00:51:00	Discover Bank, PO Box 15316, Wilmington, DE 19850-5316
15233475	Email/Text: bankruptcy@homepointfinancial.com	Jun 28 2023 00:51:00	Home Point Financial Corporation, Attn: Cashiering, 11511 Luna Rd., Suite 200, Farmers Branch, TX 75234
15329202	Email/Text: BankruptcyECFMail@mccalla.com	Jun 28 2023 00:52:00	Shellpoint Mortgage Servicing, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jun 27, 2023

Form ID: pdf900

Total Noticed: 35

			Department, 1544 Old Alabama Road, Roswell, GA 30076
14786140	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 28 2023 00:53:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
14769727	Email/Text: bankruptcydpt@mcmcg.com	Jun 28 2023 00:53:00	Midland Credit Management, PO Box 60578, Los Angeles, CA 90060-0578
14769728	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 28 2023 00:53:00	Midland Funding, LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15243297	Email/Text: mtgbk@shellpointmtg.com	Jun 28 2023 00:52:00	NewRez LLC dba Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14798690	Email/Text: blegal@phfa.org	Jun 28 2023 00:53:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
14769730	Email/Text: blegal@phfa.org	Jun 28 2023 00:53:00	PHFA, PO Box 15530, Harrisburg, PA 17105-5530
14795210	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2023 00:52:00	PNC Bank, N.A., Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14875860	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2023 00:52:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
14769733	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 28 2023 01:06:55	Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502-4962
14802158	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 28 2023 01:06:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14770346	+ Email/PDF: rmscedi@recoverycorp.com	Jun 28 2023 01:19:27	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14769735	Email/PDF: gecsed@recoverycorp.com	Jun 28 2023 01:19:24	Synchrony Bank - Sam's Club, PO Box 965005, Orlando, FL 32896-5005
14769736	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2023 00:52:00	Talbots - Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
14806867	Email/PDF: ebn_ais@aisinfo.com	Jun 28 2023 01:46:48	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14769737	Email/Text: bankruptcy@firstenergycorp.com	Jun 28 2023 00:53:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
14784562	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 28 2023 00:53:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Home Point Financial Corporation
cr		PNC BANK, NATIONAL ASSOCIATION
cr		US Bank Trust National Association, Not In Its Ind
cr	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court., Shellpoint Mortgage Servicing, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	*	NewRez LLC DBA Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Jun 27, 2023

Form ID: pdf900

Total Noticed: 35

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor Home Point Financial Corporation cwohrlab@raslg.com cwohrlab@ecf.courtdrive.com
Jerome B. Blank	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION jblank@pincuslaw.com, brausch@pincuslaw.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency/HEMAP lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard W. Schimizzi	on behalf of Debtor Anthony Robert Christofano Jr. rws@schimizzilaw.com, mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com
Richard W. Schimizzi	on behalf of Joint Debtor Emily Jo Christofano rws@schimizzilaw.com mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com
Richard W. Schimizzi	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION rws@schimizzilaw.com, mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com
Thomas Song	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION pawb@fedphe.com

TOTAL: 11